

Information to identify the case:

Debtor 1	<u>Lavern M. Duncan-Johnson</u>	Social Security number or ITIN	xxx-xx-2538
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-13390-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lavern M. Duncan-Johnson

4/5/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lavern M. Duncan-Johnson
Debtor

Case No. 17-13390-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Apr 05, 2022

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db	+ Lavern M. Duncan-Johnson, 78 Maplewood Avenue, Clifton, NJ 07013-1036
aty	Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365, Woodland Hills, CA 91365-4365
518566636	+ A.A. Action Collection Co., Inc., 29 Columbia Turnpike, Florham Park, NJ 07932-2240
516659100	+ Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000, Greenbelt, MD 20770-3500
516953372	+ James Bender, Esq., Re: Summit OBGYN, 29 Columbia Tpke Ste 302, Florham Park, NJ 07932-2240
516659109	++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court:, New Jersey Healthcare Specialists, PC, P.O Box 419378, Boston, MA 02241
516659107	+ Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 05 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516659095	Email/Text: amscbankruptcy@adt.com	Apr 05 2022 20:34:00	ADT Security Systems, Inc., 3190 South Vaughn Way, Suite 150, Aurora, CO 80014-3537
516659096	+ EDI: RMCB.COM	Apr 06 2022 00:33:00	AMCA, 2269 S SAW MILL, ELMSFORD, NY 10523-3832
516659097	+ EDI: ARSN.COM	Apr 06 2022 00:33:00	ARS National Services Inc., P.O Box 469100, Escondido, CA 92046-9100
516659098	+ EDI: BANKAMER.COM	Apr 06 2022 00:33:00	BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012
518496373	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 05 2022 20:33:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
516807868	EDI: WFFC.COM	Apr 06 2022 00:33:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
516659099	EDI: CAPITALONE.COM	Apr 06 2022 00:33:00	CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516659103	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
516867602	Email/PDF: bncnotices@becket-lee.com	Apr 05 2022 20:44:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517124317	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 05 2022 20:33:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517124318	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 05 2022 20:33:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516659105	+ EDI: DISCOVER.COM	Apr 06 2022 00:33:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
516673914	EDI: DISCOVER.COM	Apr 06 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516659106	+ Email/Text: bknotice@ercbpo.com	Apr 05 2022 20:33:00	ERC, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
516659101	EDI: JPMORGANCHASE	Apr 06 2022 00:33:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516659108	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 05 2022 20:33:00	KOHL/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
516781732	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2022 20:43:45	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516902235	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516902223	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Radioshack, POB 41067, Norfolk VA 23541
516902330	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
516902225	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516659111	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	RSHK/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516659112	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
516682948	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516659114	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516659115	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 05 2022 20:33:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054
516735878	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 05 2022 20:33:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516659116	+ EDI: WFFC.COM	Apr 06 2022 00:33:00	WELLS FARGO HOME PROJECTS VISA, WRITTEN CORRESPONDENCE RESOLUTIONS, MAC#X2302-04C PO BOX 10335, DES MOINES, IA 50306-0335

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516659104	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241

District/off: 0312-2

User: admin

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516953371	*+	Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000, Greenbelt, MD 20770-3500
516659102	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516659110	*+	Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036
516659113	*+	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Bank of America N.A. mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Lavern M. Duncan-Johnson ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7